

REPORT OF THE CONDITION OF The First State Bank

AT ALMA, MICHIGAN

at the close of business Sept. 8, 1920, as called for by
the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

| Commercial | |
|-------------------------|--------------|
| a Secured by collateral | \$349,004.10 |
| b Unsecured | 371,599.28 |
| c Items in transit | 71,073.05 |
| Totals | 791,676.43 |

Savings

| | |
|-------------------------|------------|
| a Secured by collateral | 76,390.00 |
| b Unsecured | 89,198.33 |
| Totals | 165,588.33 |

BONDS, MORTGAGES AND SECURITIES, viz:

| Savings | |
|--|------------|
| a Real Estate Mortgages | 409,885.84 |
| d U. S. Bonds and Cert. of Indebted. in office | |
| Totals | 409,885.84 |

RESERVES, viz:

Commercial

| | |
|------------------------------|------------|
| Due from Banks in Reserve | |
| Cities | 134,066.31 |
| Exchanges for clearing house | 7,713.20 |
| Total cash on hand | 25,002.39 |
| Totals | 166,781.90 |

Savings

| | |
|---|------------|
| U. S. Bonds & Cert. of Ind. carried as legal reserve in Sav. Dept. only | 143,350.00 |
| Totals | 143,350.00 |

COMBINED ACCOUNTS, viz:

| | |
|-------------------------------|----------------|
| Overdrafts | 522.77 |
| Banking House | 25,000.00 |
| Furniture and Fixtures | 7,000.00 |
| Outside Checks and other Cash | |
| Items | 436.99 |
| Total | \$1,710,242.26 |

LIABILITIES

| | |
|------------------------|------------|
| Capital stock paid in | 100,000.00 |
| Surplus Fund | 100,000.00 |
| Undivided Profits, net | 9,602.50 |
| Dividends Unpaid | 20.00 |

COMMERCIAL DEPOSITS, viz:

| | |
|--------------------------------|------------|
| Comm'l Deposits subject to ck. | 447,902.10 |
| Demand Certificates of Deposit | 216,312.51 |
| Certified Checks | 1,093.07 |
| Totals | 665,307.68 |

SAVINGS DEPOSITS, viz:

| | |
|---|----------------|
| Book Accts.—Subject to Savings By-Laws | 320,059.53 |
| Certificates of Deposit—Subject to Savings By-Laws | 395,328.57 |
| Totals | 715,388.10 |
| Notes and Bills rediscounted | 119,004.10 |
| Other Liabilities—Reserve for Government Bond account | 919.88 |
| Total | \$1,710,242.26 |

STATE OF MICHIGAN, County of Gratiot, ss.

I, Carl H. Washburn, cashier, of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

CARL H. WASHBURN, Cashier

Subscribed and sworn to before me this 14th day of September, 1920.

FRANK O. PARKER, Notary Public.

My commission expires Feb. 23, 1921.

Correct attest:

LESTER A. SHARP
FRANCIS KING
PERLEY M. SMITH
Directors.

SCRIPTURE

Joel 2:21-26

Fear not, O land; be glad and rejoice, for the Lord will do great things.

Be not afraid, ye beasts of the field; for the pastures of the wilderness do spring, for the tree beareth her fruit, the fig tree and the vine do yield their strength.

Be glad then, ye children of Zion, and rejoice in the Lord your God: for he hath given you the former rain moderately, and he will cause to come down for you the rain, the former rain, and the latter rain the first of the month.

And the floors shall be full of wheat, and the fats shall overflow with wine and oil.

And I shall restore to you the years that the locust hath eaten, the cankerworm, and the caterpillar, and the palmerworm, my great army which I sent among you.

And ye shall eat in plenty, and be satisfied, and praise the name of the Lord your God, that hath dealt wondrously with you: and my people shall never be ashamed.

Isaiah 55:1-8

Ho, every one that thirsteth, come ye to the waters, and he that hath

no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price.

Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not? hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness.

Incline your ear, and come unto me: hear, and your soul shall live; and I will make an everlasting covenant with you, even the sure mercies of David.

Behold, I have given him for a witness to the people, a leader and commander to the people.

Behold thou shalt call a nation that thou knowest not, and nations that knew thee shall run unto thee because of the Lord they God, and for the Holy One of Israel; for he hath glorified thee.

Seek ye the Lord while he may be found, call ye upon him while he is near;

Let the wicked forsake his way, and the unrighteous man his thoughts; and let him return unto the Lord, and he will have mercy upon him; and to our God, for he will abundantly pardon.

For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord.

—THE BIG—

SAGINAW FAIR

SEPTEMBER 27, 28, 29, 30, October 1, 2

6 BIG DAYS AND NIGHTS 6

\$25,000.00 in Premiums \$8,000.00 in Race Purses

\$15,000.00 for Great Free Entertainment Features

THOUSANDS IN SPECIAL PREMIUMS AND TROPHIES

Thrilling Auto Polo—Big Boxing Carnival—Michigan Trap Shoot—Automobile Races—Trotting—Pacing—Running Motorcycle and Bicycle Races—Splendid Fireworks

Best Exhibits of the Year in Michigan in Every Department

SPECIAL RATES—Fare and a half on all lines entering Saginaw (in certain limits).

—DON'T MISS—

65-2

THE BIG FAIR

Be Sure to Attend MAID O'THE MOVIES

A Musical Extravaganza in
Two Acts and Eight Scenes

AT THE

Strand Theater

Friday, October 15th

Under the auspices Eastern Star, Chapter No. 43. Alma talent will be used exclusively.

REPORT OF THE CONDITION OF The Alma State Savings Bank

AT ALMA, MICHIGAN

at the close of business Sept. 8, 1920, as called for by
the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

| Commercial | |
|-------------------------|--------------|
| a Secured by collateral | \$ 18,557.86 |
| b Unsecured | 437,969.73 |
| c Items in transit | 1,937.60 |
| Total | 458,465.19 |

Savings

| | |
|-------------------------|-----------|
| a Secured by collateral | 46,250.85 |
| b Unsecured | 44,421.71 |
| Totals | 90,672.56 |

BONDS, MORTGAGES AND SECURITIES, viz:

| Savings | |
|-------------------------|------------|
| a Real Estate Mortgages | 231,276.45 |
| Total | 231,276.45 |

RESERVES, viz:

Commercial

| | |
|------------------------------|-----------|
| Due from banks in Reserve | |
| Cities | 45,060.73 |
| Exchanges for clearing house | 21,225.91 |
| Total cash on hand | 569.36 |
| Totals | 66,856.00 |

Savings

| | |
|---|-----------|
| Due from Banks in Reserve | |
| Cities | 10,893.59 |
| U. S. Bonds and Cert. of Ind. carried as legal reserve in Sav. Dept. only | 15,500.00 |
| Total cash on hand | 100.00 |
| Totals | 42,493.59 |

COMBINED ACCOUNTS, viz:

| | |
|-------------------------------|--------------|
| Overdrafts | 1,189.10 |
| Premium Account | |
| Banking House | 16,000.00 |
| Furniture and Fixtures | 4,750.00 |
| Outside Checks and other Cash | |
| Items | 1,896.42 |
| Total | \$913,599.31 |

LIABILITIES

| | |
|------------------------|-----------|
| Capital Stock paid in | 50,000.00 |
| Surplus Fund | 20,000.00 |
| Undivided Profits, net | 6,064.87 |
| Dividends Unpaid | 50.00 |

COMMERCIAL DEPOSITS, viz:

| | |
|-------------------------------|------------|
| Comm'l Deposits sub. to ck. | 319,265.77 |
| Demand Certificate of Deposit | 25.00 |
| Certified Checks | 114.56 |
| Cashier's Checks | 2,035.41 |
| Totals | 321,541.84 |

SAVINGS DEPOSITS, viz:

| | |
|--|--------------|
| Book Accounts—subject to Savings By-Laws | 126,978.49 |
| Certificates of Deposit—Subject to Savings By-Laws | 238,364.11 |
| Totals | 364,442.60 |
| Bills Payable | 117,500.00 |
| Bonds Sold subject to repurchase. | 24,000.00 |
| Total | \$913,599.31 |

STATE OF MICHIGAN, County of Gratiot, ss.

I, Karl R. Adams, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

KARL R. ADAMS, Cashier.

Subscribed and sworn to before me this 14th day of Sept., 1920.

H. M. GLASS, Notary Public.

My commission expires Nov. 2, 1921.

Correct attest:

GEO. C. PARSONS
WILLIAM A. BAHLKE
DANIEL L. SHARRAR
Directors.

MARTIN CLOTHES

Shirts

Very special men's soft cuff dress shirts, neat patterns, at

\$1.50

Men's soft cuff shirts in the newest patterns, at

\$2.39

Fine materials in these soft cuff shirts at

\$2.69

Low prices for the finest of patterns, in silk shirts, at

\$7.45 and \$8.45

Dress shirts, fine quality and neat patterns, each

\$1.95

Hose

Tan knit work hose, pair

23c

Khaki or gray cotton heavy work hose, pair

23c

Heavy black cotton work hose, all sizes, pair

25c

Dress or work hose in good lisle, black or colors

29c

Wanted colors in silk fiber, fine quality, all sizes, price

95c

Work Shirts

Heavy blue chambray, collar attached, all sizes

\$1.25

Gray flannel shirts, semi-dress, collar attached and with pockets, each

\$2.45

Heavy black drill, collar attached, each

\$1.95

"Black Beauty" best black sateen, collar attached, each

\$1.95

Light stripe pattern, collar attached, semi-dress, each

\$2.19

Trousers

Men's manipulated blue serge, neatly tailored and a good dark shade; the pair

\$4.95

Finest quality obtainable in all wool dress trousers, dark conservative patterns at, the pair

\$8.95 to \$11.95

Meet the
Present Situation

At \$22⁴⁵ up and to \$39⁷⁵

BECAUSE we
eliminate all

non-essential overhead and
and guess work, and buy
under the market at all
times, as

We buy for our 41 stores at one
time, and sell for cash only on
a very small margin because of
the quick turn-over of our
stocks.

Men and young men are finding this out
daily, as they come into our various stores
and get the newest Fall Models and Fabrics
at One-Third Less

Boys' 2 Pant Suits, \$14.95

We honestly believe that these new fall suit values are far above the average that is being offered at one-third more in most other stores. At this price we have a number of neat fall patterns in mixtures as well as the genuine "Compton" corduroy. All have two pairs of full lined pants and are made up in the latest Norfolk model.

Hats

Fine quality felt hats, many colors, each

\$3.95

Men's one-piece top caps in several colors, each

\$1.45

Men's Fall cloth caps, unusual values, each

\$1.95

Finest quality, all wool, dark colors in, each

\$2.95

Men's caps, at

\$5.95

Men's finest quality silk felt hats in the small shape for fall and in rich dark shades, at

\$5.95

Underwear

Men's heavy flat fleece shirts and drawers, all sizes, per garment

\$1.25

Men's heavy cotton ribbed shirts and drawers all sizes, per garment

\$1.45

Men's all wool shirts and drawers, finely finished all sizes, per garment

\$2.69

Men's heavy ribbed union suits, all sizes and priced low, at per suit

\$2.69

Boys' winter union suits in medium weight ribbed style, all sizes, per suit

\$1.15

Overalls

Men's bib overalls in heavy indigo with white stripe, at

\$2.69

Men's khaki coveralls in all sizes, heavy quality

\$3.45

Lee Unionalls, the nation's best, blue or khaki

\$6.45

White duck overalls or coats all sizes, heavy quality, each

\$2.69

Boys' blue indigo overalls, with fine stripe, 2 to 12 years, each

95c

Trousers

Men's heavy "Dickey" and other heavy work pants at

\$3.45 and \$4.95

Men's fine quality corduroy pants, dark brown shade and well made, per pair

\$5.95

OPEN 8 A. M. TO 6 P. M. SATURDAYS 10 P. M.

MARTIN

STORES CORPORATION

MICHIGAN'S GREATEST VALUE GIVERS

Formerly F. O. LINDQUIST CO. and MAN from MICHIGAN STORES